

15. (Original) A system for online transfer of a balance from a first credit account to a second credit account as recited in claim 14, wherein said computer system comprises two or more computers.

16. (Currently amended) A computer program product for online transfer of a balance from a first credit account associated with an account holder to a second credit account associated with the account holder, the computer program product being embodied in a computer readable medium and comprising computer instructions for:

obtaining account data associated with the first credit account, said account data comprising at least the financial institution with which the first credit account is held;

determining whether the balance request meets at least one eligibility requirement, the at least one eligibility requirement comprising a requirement that a first ~~the~~ financial institution with which the first credit account is held is not related to a second ~~the~~ financial institution with which the second credit account is held; and

process the online balance transfer request if all eligibility requirements are met and, otherwise, not process the online balance transfer request.

17. Cancelled.

Do NOT Enter 'New Claims' 18-24. /SM/

18. (New) The computer program product of claim 16 wherein the account data is obtained in real time.

19. (New) The computer program product of claim 16, wherein the account data is obtained from a source other than the account holder.

20. (New) The computer program product of claim 16, wherein the first and second financial institutions are the same financial institution.

21. (New) The computer program product of claim 16, wherein determining whether the balance request meets at least one eligibility requirement comprises comparing the first financial institution with a list of ineligible financial institutions.

22. (New) The computer program product of claim 21, wherein the list of ineligible financial institutions comprises second the financial institution and any financial institutions associated with the second financial institution with which the second credit account is held.

23. (New) The computer program product of claim 16, wherein the computer readable medium further comprises instructions for receiving from the account holder an indication that the account holder is interested in transferring a balance to the second credit account; wherein obtaining account data is performed in response to receiving said indication.

24. (New) The computer program product of claim 16, wherein the computer readable medium further comprises instructions for providing to the account holder a balance transfer request display, the display comprising a data entry field; and populating the data entry field with at least one element of said account data.

Do NOT Enter 'New Claims' 18-24. /SM/